UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Phillip Dale Daniels, Debtor

Case No. 25-51003-KMS

CHAPTER 13

NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the "Plan") with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501 on or before September 8, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on October 14, 2025 at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: July 16, 2025 /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469 The Rollins Law Firm, PLLC P.O. Box 13767 Jackson, MS 39236 trollins@therollinsfirm.com 601-500-5533

Fill in this info	ormation to identify your case: Phillip Dale Daniels							
Debioi i	Full Name (First, Middle, Last)							
Debtor 2	E HM (F (MIH I)							
(Spouse, if filing	g) Full Name (First, Middle, Last)	SOUTHERN DISTRICT OF						
United States	Bankruptcy Court for the	MISSISSIPPI			an amended plan, and ections of the plan that			
Case number:				have been char	iged.			
(If known)								
			_					
Chapter 13	3 Plan and Motions for V	aluation and Lien Avoidance			12/17			
onwpren 1					12/1/			
Part 1: Not	ices							
To Debtors:	indicate that the option is ap	at may be appropriate in some cases, but the propriate in your circumstances or that it is peres and judicial rulings may not be confirmable. In this plan.	rmissible	in your judicia	l district. Plans that			
	In the following notice to cred	itors, you must check each box that applies						
To Creditors:	Your rights may be affected	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.						
	You should read this plan care an attorney, you may wish to d	fully and discuss it with your attorney if you have consult one.	one in thi	s bankruptcy ca	ase. If you do not have			
	to confirmation on or before	tment of your claim or any provision of this pla the objection deadline announced in Part 9 of t nkruptcy Court may confirm this plan without 2 3015.	the Notice	of Chapter 13	Bankruptcy Case			
	The plan does not allow claim	s. Creditors must file a proof of claim to be paid un	nder any p	lan that may be	e confirmed.			
	The following matters may be	of particular importance. Debtors must check on	e box on o	each line to sta	te whether or not the			
		owing items. If an item is checked as "Not Inclu						
	provision will be ineffective i	f set out later in the plan.						
1.1 A lin	nit on the amount of a secured cla	im, set out in Section 3.2, which may result in	✓ Inclu	ıded	Not Included			
a par	rtial payment or no payment at al	l to the secured creditor	4 211010					
		sessory, nonpurchase-money security interest,	✓ Inclu	ıded	☐ Not Included			
	ut in Section 3.4. tandard provisions, set out in Par	4 Q	☐ Inclu	ıdad	✓ Not Included			
1.5	tanuaru provisions, set out in 1 ai		men	iucu	W Not included			
Part 2: Plan	n Payments and Length of Plan							
2.1 Leng	gth of Plan.							
	months of payments are specified, a	onths, not to be less than 36 months or less than 6 dditional monthly payments will be made to the experience.						
2.2 Debt	or(s) will make payments to the t	rustee as follows:						
Debtor shall pa the court, an O		emi-monthly, weekly, or ψ bi-weekly) to the ced to the debtor's employer at the following addre		trustee. Unless	otherwise ordered by			
	Bakelite Chemicals							
	1800 Meidinger Tower							
	Louisville KY 40202-0000							

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Debtor	<u>_</u> F	Phillip Dal	e Daniels			Case numb	per
			monthly, sen				opter 13 trustee. Unless otherwise ordered by the ress:
	-						
2.3	Income	tax return	s/refunds.				
	Check a	all that appl Debtor(s)	y will retain any exen	npt income tax r	efunds received	during the plan ter	m.
							ng the plan term within 14 days of filing the ed during the plan term.
		Debtor(s)	will treat income re	funds as follows	:		
2.4 Addit Check		ayments.					
Check	√ v	None. If	"None" is checked, 1	the rest of § 2.4 i	need not be comp	oleted or reproduc	ed.
Part 3:	Treatn	nent of Sec	ured Claims				
3.1	Mortga	iges. (Exce	pt mortgages to be	crammed down	under 11 U.S.C	C. § 1322(c)(2) and	l identified in § 3.2 herein.).
		all that appl					
		-	' is checked, the rest		-	_	
3.1(a)	1322(claim	(b)(5) shall filed by the	be scheduled below. e mortgage creditor,	Absent an object subject to the sta	ction by a party i	n interest, the plan	and cured under the plan pursuant to 11 U.S.C. § will be amended consistent with the proof of mortgage payment proposed herein.
1 Beginnin		pmts to just 2025	Community Banl	\$689.00	☐ Plan 📝	Direct. Include	des escrow ✔ Yes ☐ No
-NONE-	• Mtg	arrears to			Through		
3.1(b)	U.	S.C. § 1322	2(b)(5) shall be sche	duled below. Ab	sent an objection	by a party in inte	nintained and cured under the plan pursuant to 11 rest, the plan will be amended consistent with tinuing monthly mortgage payment proposed
Property	-NON						
Mtg pmt	s to	-					
Beginnin	ng <u>mon</u>	th	@		Plan	Direct.	Includes escrow Yes No
Property	-NONE	- Mtg arre	ears to		Through		
3.1(c)			nims to be paid in fo th the proof of claim			n objection by a pa	arty in interest, the plan will be amended
Creditor:	: -NO	NE-	Appro	ox. amt. due:		Int. Rate*:	
(as stated	l Balance d in Part of claim	e to be paid 2 of the Mo to be paid v	with interest at the portgage Proof of Cla without interest: \$ Incipal Balance)			- Kuic .	
		taxes/insur 4 of the Mo	rance: \$ortgage Proof of Cla		ONE- /month, b	eginning montl	h .

Debtor Phillip Dale Daniels				Case number						
		dered by the court, the inte	rest rate shall be the current T	ill rate in this District						
3.2	Motion f	tion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one								
			ed, the rest of § 3.2 need not be agraph will be effective only i		t 1 of this plan is checked					
	,	amounts to be distributed t at the lesser of any value s	ale 3012, for purposes of 11 U to holders of secured claims, det forth below or any value set dline announced in Part 9 of the	ebtor(s) hereby move(s) the forth in the proof of claim.	court to value the collater Any objection to valuatio	al described below n shall be filed on				
		of this plan. If the amount treated in its entirety as an	d claim that exceeds the amount of a creditor's secured claim is unsecured claim under Part 5 d on the proof of claim controls	s listed below as having no of this plan. Unless otherwi	value, the creditor's allowers ordered by the court, the	ed claim will be				
Name	of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	m Interest rate*				
Conne Credit	exus Union	\$14,198.00	2016 Keystone Spring Dale Camper	\$15,210.00	\$14,198.00	10.00%				
nsert a	dditional cl	aims as needed.								
For mo	bile homes	s and real estate identified i	n § 3.2: Special Claim for taxe	es/insurance:						
-NONE	Name of	creditor	Collateral	Amount per month	Beg month	inning				
Unles:	s otherwise	ordered by the court, the in	nterest rate shall be the current	Till rate in this District						
For vel	nicles identi	ified in § 3.2: The current r	mileage is							
2.2	G	1								
3.3		claims excluded from 11	U.S.C. § 500.							
Che		None. If "None" is checke The claims listed below we	ed, the rest of § 3.3 need not be ere either:	completed or reproduced.						
			ys before the petition date and nal use of the debtor(s), or	secured by a purchase mon	ey security interest in a mo	otor vehicle				
		(2) incurred within 1 year	of the petition date and secure	d by a purchase money secu	urity interest in any other th	ning of value.				
		claim amount stated on a p	in full under the plan with inte proof of claim filed before the low. In the absence of a contrar	filing deadline under Bankr	uptcy Rule 3002(c) contro	ls over any				

Insert additional claims as needed.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Debtor	· <u> </u>	Phillip Dale Daniels		Case num	ber	
Check o	one.	None. If "None" is checked, th The remainder of this paragra				checked.
	¥	The judicial liens or nonpossess which the debtor(s) would have security interest securing a clair order confirming the plan unless Notice of Chapter 13 Bankrupte judicial lien or security interest if any, of the judicial lien or security interest. § 522(f) and Bankrupte V.S.C. § 522(f) and Bankrupte v.S.C.	be been entitled under 11 Um listed below will be avenue to the creditor files an object Case (Official Form 30 that is avoided will be trecurity interest that is not a	J.S.C. § 522(b). Unless oided to the extent that ection on or before the copl). Debtor(s) hereby reated as an unsecured clavoided will be paid in f	otherwise ordered by the otherwise ordered by the it impairs such exempt objection deadline annotation (s) the court to find laim in Part 5 to the extend as a secured claim of the other order.	the court, a judicial lien or ions upon entry of the ounced in Part 9 of the d the amount of the tent allowed. The amount, under the plan. See 11
Nan	ne of cred	itor Property subject to	Lien amount to be avoided	Secured amount remaining	Type of lien	Lien identification (county, court, judgment date, date of lien recording, county, court, book
Lvnv Funding 3948 CR 23 Louin, MS 39338 Jasper County		\$1,494.00	\$0.00	Judgment Lien	and page number) Jasper County Justice Court	
Insert a	dditional	claims as needed.				
3.5	Surren	der of collateral.				
	Check o	one. None. If "None" is checked, th	e rest of § 3.5 need not be	e completed or reproduc	ced.	
Part 4:	Treati	nent of Fees and Priority Claim	ıs			
4.1		Il 's fees and all allowed priority cla postpetition interest.	aims, including domestic	support obligations other	er than those treated in	§ 4.5, will be paid in full
4.2	Trustee Trustee	e's fees 's fees are governed by statute an	d may change during the	course of the case.		
4.3	Attorn	ey's fees.				
	y No l	ook fee: 4,600.00				
	To	tal attorney fee charged:	\$4,600.00		_	
	Att	corney fee previously paid:	\$272.00		_	
		corney fee to be paid in plan per infirmation order:	\$4,328.00		_	
	Hou	rly fee: \$ (Subject to appro	oval of Fee Application.)			
4.4	Priorit	y claims other than attorney's f	ees and those treated in	§ 4.5.		
	Check o	one. None. If "None" is checked, the	e rest of § 4.4 need not be	e completed or reproduc	eed.	
4.5	Domes	tic support obligations.				
	✓	None. If "None" is checked, th	e rest of § 4.5 need not be	e completed or reproduc	ced.	

Debte	or Phillip Dale Daniels	Case number
Part 5	Treatment of Nonpriority Unsecured Claims Nonpriority unsecured claims not separately of	
¥	providing the largest payment will be effective. The sum of \$ 47,191.43	
¥	% of the total amount of these claims, an The funds remaining after disbursements have	been made to all other creditors provided for in this plan.
		nder chapter 7, nonpriority unsecured claims would be paid approximately \$2,968.50 nents on allowed nonpriority unsecured claims will be made in at least this amount.
5.2	Other separately classified nonpriority unsecu	red claims (special claimants). Check one.
	None. If "None" is checked, the rest of	§ 5.3 need not be completed or reproduced.
Part 6	Executory Contracts and Unexpired Leases	
5.1	The executory contracts and unexpired leases contracts and unexpired leases are rejected. (listed below are assumed and will be treated as specified. All other executory <i>Check one</i> .
	None. If "None" is checked, the rest of	§ 6.1 need not be completed or reproduced.
Part 7	7: Vesting of Property of the Estate	
7.1	Property of the estate will vest in the debtor(s) upon entry of discharge.
Part 8		
8.1	Check "None" or List Nonstandard Plan Provided None. If "None" is checked, the rest of	visions FPart 8 need not be completed or reproduced.
Part 9	Signatures:	
9.1 The D	Signatures of Debtor(s) and Debtor(s)' Attorn Debtor(s) and attorney for the Debtor(s), if any, must.	ley sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their
compl	lete address and telephone number.	
	/s/ Phillip Dale Daniels Phillip Dale Daniels	X Signature of Debtor 2
	Signature of Debtor 1	Signature of Debtor 2
Ī	Executed on July 14, 2025	Executed on
;	3948 CR 23	
	Address	Address
_	Louin MS 39338-0000 City, State, and Zip Code	City, State, and Zip Code
-,	Telephone Number	Telephone Number
	/s/ Thomas C. Rollins, Jr.	Date July 14, 2025
	Thomas C. Rollins, Jr. 103469 Signature of Attorney for Debtor(s) P.O. Box 13767	
	Jackson, MS 39236	

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Debtor	Phillip Dale Daniels	Case number	
Address. 601-500	City, State, and Zip Code	103469 MS	
1	ne Number @therollinsfirm.com	MS Bar Number	
Email A		_	

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtor, do herby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following partied to be served electronically via ECF:

Case Trustee Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail¹, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Connexus CU c/o CEO/Manager 1 Corporate Dr, Ste 102 Wausau, WI 54401

Resurgent Capital Services L.P. LVNV Funding c/o Corporation Service Company 109 Executive Dr, Ste 3 Madison, MS 39110

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: July 16, 2025 /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469 The Rollins Law Firm, PLLC P.O. Box 13767 Jackson, MS 39236 trollins@therollinsfirm.com 601-500-5533

¹ If the creditor is an insured depository institution, service has been made by certified mail.

11	25-51003-KWS DKL12 FIIEU 07/17/25 EHLEFEU 07/17/25 07.43.52 Page 9 0F12
1	
2	
3	
4	UNITED STATES BANKRUPTCY COURT
5	SOUTHERN DISTRICT OF MISSISSIPPI
6	IN RE: CASE NO: 25-51003-KMS PHILLIP DALE DANIELS DECLARATION OF MAILING
7	CERTIFICATE OF SERVICE
8	Chapter: 13
9	
10	
11	On 7/16/2025, I did cause a copy of the following documents, described below,
12	Notice and Plan
13	
14	
15	
16	
17	
18	to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19	sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.
20	I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice. com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
21	Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.
22	Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
23	served electronically with the documents described herein per the ECF/PACER system. DATED: 7/16/2025
24	/s/ Thomas C. Rollins, Jr. Thomas C. Rollins, Jr. 103469
25	The Rollins Law Firm
26	702 W. Pine Street Hattiesburg, MS 39401
27	601 500 5533 trollins@therollinsfirm.com
28	

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1		
2		
3	UNITED STATES BAN	KRUPTCY COURT
4	SOUTHERN DISTRIC	
5	IN RE:	CASE NO: 25-51003-KMS
6	PHILLIP DALE DANIELS	CERTIFICATE OF SERVICE DECLARATION OF MAILING
7		Chapter: 13
8		
9		
10		
11	On 7/16/2025, a copy of the following documents, described be Notice and Plan	low,
12		
13		
14		
15		
16 17		
18		
19	were deposited for delivery by the United States Postal Service	via First Class United States Mail, postage prepaid, with sufficient
20		copy of which is attached hereto and incorporated as if fully set forth
21	The undersigned does hereby declare under penalty of perjury referenced document(s) on the mailing list attached hereto in the	
22	Service and that it is true and correct to the best of my knowled	
23	DATED: 7/16/2025	
24		
25		Wilm hal
26	BK	S Wood Attorney Services, LLC
27	Tho	a certificateofservice.com, for mas C. Rollins, Jr. Rollins Law Firm
28	702	W. Pine Street lesburg, MS 39401

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USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

FIRST CLASS CONNEXUS CU

CO CEOMANAGER 1 CORPORATE DR STE 102 WAUSAU WI 54401

FIRST CLASS

RESURGENT CAPITAL SERVICES LP LVNV FUNDING CO CORPORATION SERVICE CO 109 EXECUTIVE DR STE 3 MADISON MS 39110

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING NCRS ADDRESS DOWNLOAD CASE 25-51003-KMS SOUTHERN DISTRICT OF MISSISSIPPI WED JUL 16 7-31-56 PST 2025

BANKRUPTCY COURT DAN M RUSSELL JR US COURTHOUSE 2012 15TH STREET SUITE 244

AMERICAN EXPRESS PO BOX 981537

EL PASO TX 79998-1537

ASPIRE

PO BOX 105555

ATLANTA GA 30348-5555

AVANT 222 NORTH LASALLE ST SUITE 1600 CHICAGO IL 60601-1112

BEST EGG PO BOX 1216

CHESAPEAKE VA 23327-1216

CFNA

ATTN BANKRUPTCY PO BOX 81315

CLEVELAND OH 44181-0315

CAPITAL ONE ATTN BANKRUPTCY PO BOX 30285

SALT LAKE CITY UT 84130-0285

CAPITAL ONE AUTO ATTN BANKRUPTCY 7933 PRESTON RD PLANO TX 75024-2359 CITI BANK PO BOX 6406

SIOUX FALLS SD 57117-6406

CITIBANK CENTRALIZED BANKRUPTCY PO BOX 790046 ST LOUIS MO 63179-0046

CITIBANK CENTRALIZED BANKUPTCY PO BOX 790040 ST LOUIS MO 63179-0040 COMENITY BANK PO BOX 182120

COLUMBUS OH 43218-2120

COMENITY BANK PO BOX 183044

COLUMBUS OH 43218-3044

COMMUNITY BANK ATTN BANKRUPTCY 1905 COMMUNITY BANK WY FLOWOOD MS 39232-1220

CONNEXUS CREDIT UNION ATTN BANKRUPTCY POBOX 8026 WAUSAU WI 54402-8026

(P) CONTINENTAL FINANCE COMPANY PO BOX 3220 BUFFALO NY 14240-3220

CREDIT COASTAL LLC 3300 RIDER TRAIL STE 500 EARTH CITY MO 63045-1338

CROWN ASSET MANAGEMENT 3100 BRECKENRIDGE BLVD STE 725 DULUTH GA 30096-7605

DISCOVER FINANCIAL ATTN BANKRUPTCY PO BOX 3025 NEW ALBANY OH 43054-3025

FIRST STATE BANK 1808 HWY 84 W LAUREL MS 39440-3260

(P) FIRST NATIONAL BANK OF OMAHA 1620 DODGE ST STOP CODE 3113 OMAHA NE 68102-1593

FORTIVA

ATTN BANKRUPTCY PO BOX 105555 ATLANTA GA 30348-5555 ATTN BANKRUPTCY PO BOX 105555

ATTN ROGER GUTTERREZ PO BOX 571811 HOUSTON TX 77257-1811

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USPS FIRST CLASS MAILING RECIPIENTS:
Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

JACOB LAW GROUP PO BOX 948 OXFORD MS 38655-0948 (P) JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-7999

LVNV FUNDING ATTN BANKRUPTCY PO BOX 10497 GREENVILLE SC 29603-0497

MARY DANIELS 3948 COUNTY ROAD 23 LOUIN MS 39338-3337 MERCURYFBT ATTN BANKRUPTCY PO BOX 84064 COLUMBUS GA 31908-4064 MERRICK BANK CORP PO BOX 9201 OLD BETHPAGE NY 11804-9001

(P)MISSION LANE LLC PO BOX 105286 ATLANTA GA 30348-5286 (P)SPRING OAKS CAPITAL LLC 1400 CROSSWAYS BLVD STE 100B CHESAPEAKE VA 23320-0207

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965065
ORLANDO FL 32896-5065

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965064
ORLANDO FL 32896-5064

SYNCHRONY BANK
ATTN BANKRUPTCY DEPT
PO BOX 965065
ORLANDO FL 32896-5065

SYNCHRONY BANK PO BOX 71727 PHILADELPHIA PA 19176-1727 TD BANK PO BOX 673 MINNEAPOLIS MN 55440-0673 TARGET FIN RETAIL SERV MAILSTOP BT PO BOX 9475 MINNEAPOLIS MN 55440-9475

TELERECOVERY ATTN BANKRUPTCY 3800 FLORIDA AVE STE 100 KENNER LA 70065-3034 THE BANK OF MISSOUI PO BOX 309 PERRYVILLE MO 63775-0309

UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6-430
JACKSON MS 39201 5022

(P)WEX BANK 1 HANCOCK STREET PORTLAND ME 04101-4217 WEX BANK PO BOX 639 PORTLAND ME 04104-0639

THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767

EXCLUDE

(P) DAVID RAWLINGS
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTED DO BOX 566

HATTIESBURG MS 39403-0566

DEBTOR

PHILLIP DALE DANIELS 3948 CR 23 LOUIN MS 39338-3337